

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Timothy Ryan Ramos  
Alyssa Nicole Garcia  
Debtors

Case No. 21-00778-HWV  
Chapter 13

District/off: 0314-5  
Date Rcvd: Jun 09, 2021

User: AutoDocke  
Form ID: pdf010

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Timothy Ryan Ramos, Alyssa Nicole Garcia, 503 Martingale Drive, Stroudsburg, PA 18360-8315
5402075	+ ARS, 1643 NW 136th Ave, Building H Suite 100, Sunrise, FL 33323-2857
5402805	+ Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5402073	+ American Express, PO Box 981537, El Paso, TX 79998-1537
5409240	+ American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5402074	+ Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768
5402077	+ Baird Respiratory Therapy, 2959 PA-611 Unit 104, Tannersville, PA 18372
5409728	+ Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
5402078	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court;, Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91411
5402079	+ Capital One, P.O. Box 60, Saint Cloud, MN 56302-0060
5402089	+ Eastern Revenue Inc, 601 Dresher Road, Suite 301, Horsham, PA 19044-2238
5402090	+ Emerg Care Serv of PA, P.C., 1201 Langhorne Newtown Rd, Langhorne, PA 19047-1201
5402091	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5402092	+ Indigo Mastercard Celtic, PO Box 23039, Columbus, GA 31902-3039
5409949	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5402095	+ Lehigh Valley Health Network, 206 East Brown St, East Stroudsburg, PA 18301-3006
5402096	+ Lehigh Valley Physician Group, PO Box 781733, Philadelphia, PA 19178-1733
5402098	+ McClure Law Office, P.O Box 65, Middletown, PA 17057-0065
5402102	+ Nissan-Infinity LT, P.O. Box 660366, Dallas, TX 75266-0366
5402103	+ Patenaude & Felix, 9619 Chesapeake Dr., Ste 300, San Diego, CA 92123-1392
5402105	+ Peerless Credit Services, PO Box 518, Middletown, PA 17057-0518
5402108	+ Pocono Medical Center, 206 East Brown Street, East Stroudsburg, PA 18301-3094
5402111	+ Progressive Insurance Corp, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
5406513	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
5402113	+ St. Luke's Monroe Hospital, 100 St. Luke's Lane, Stroudsburg, PA 18360-6217
5402114	+ St. Luke's Physicians Group, 100 Saint Luke's Lane, Stroudsburg, PA 18360-6217
5402118	+ TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
5402120	+ Tri-State Adjustments Inc, PO Box 3219, La Crosse, WI 54602-3219
5402121	+ USAA Savings Bank, P.O. Box 33009, San Antonio, TX 78265-3009
5402122	+ Valor Federal Credit Union, 315 Franklin Ave, Scranton, PA 18503-1201
5402124	+ Weltman Weinberg & Reis Co., L.P.A., 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 31

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jun 09 2021 19:14:59	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscidi@recoverycorp.com	Jun 09 2021 19:14:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5402076	+ Email/Text: g20956@att.com		

5402072	+ Email/Text: ally@ebn.phinsolutions.com	Jun 09 2021 19:08:00	AT&T Mobility, P.O. Box 537104, Atlanta, GA 30353-7104
5402081	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 09 2021 19:08:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
5404595	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 09 2021 19:15:18	CBNA/Sears, PO Box 6217, Sioux Falls, SD 57117-6217
5402080	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 09 2021 19:14:58	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5402082	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 09 2021 19:14:58	Capital One Bank USA NA, P.O.Box 30281, Salt Lake City, UT 84130-0281
5402083	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 09 2021 19:08:00	Citibank, 701 East 60th St. North, Sioux Falls, SD 57104-0493
5402084	+ Email/Text: EDI@CACIONLINE.NET	Jun 09 2021 19:08:00	Comenity Bank/Peebles, PO Box 182789, Columbus, OH 43218-2789
5402085	+ Email/Text: convergent@ebn.phinsolutions.com	Jun 09 2021 19:08:00	Consumer ADJ CO, 12855 Tesson Ferry Road, Suite 200, Saint Louis, MO 63128-2911
5402086	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 09 2021 19:15:00	Convergent Outsourcing, 800 SW 39th St, P.O. Box 9004, Renton, WA 98057-9004
5402088	Email/Text: mrdiscen@discover.com	Jun 09 2021 19:08:00	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5402087	+ Email/Text: electronicbkydocs@nelnet.net	Jun 09 2021 19:08:00	Discover Fincl SVC LLC, PO Box 15316, Wilmington, DE 19850-5316
5414377	Email/Text: G06041@att.com	Jun 09 2021 19:08:00	Dept of ED/Nelnet, 121 S 13th Street, Lincoln, NE 68508-1904
5403463	Email/Text: mrdiscen@discover.com	Jun 09 2021 19:08:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
5402093	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 09 2021 19:14:58	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5402094	+ Email/Text: PBNCNotifications@perituservices.com	Jun 09 2021 19:08:00	JPMCB - Card Services, PO Box 15369, Wilmington, DE 19850-5369
5402097	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 09 2021 19:15:43	Kohls/Capone, P.O.Box 3115, Milwaukee, WI 53201-3115
5403949	Email/PDF: resurgentbknotifications@resurgent.com	Jun 09 2021 19:15:43	LVNV Funding LLC, P.O. Box 10466, Greenville, SC 29603-0466
5405688	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 09 2021 19:15:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5402101	+ Email/Text: bankruptcy@wofco.com	Jun 09 2021 19:08:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5402100	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 09 2021 19:15:00	MITSUBISHI MOTORS CREDIT, PO BOX 91614, Mobile, AL 36691-1614
5409716	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2021 19:08:00	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
5402106	Email/Text: bkrgeneric@penfed.org	Jun 09 2021 19:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5402107	Email/Text: info@phoenixfinancialsvcs.com	Jun 09 2021 19:08:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313
5402109	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 19:14:59	Phoenix Financial Services, 8902 Otis Ave. Se 103A, Indianapolis, IN 46216-1077
			Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502

5402110	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 19:15:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962
5414307	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2021 19:15:42	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5402104	+ Email/PDF: gecsed@recoverycorp.com	Jun 10 2021 10:32:12	PayPal Credit, PO Box 965005, Orlando, FL 32896-5005
5412259	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 09 2021 19:08:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
5402112	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 09 2021 19:08:00	Quicken Loans, Inc, 1050 Woodward Ave, Detroit, MI 48226-3573
5402115	Email/PDF: gecsed@recoverycorp.com	Jun 10 2021 10:32:12	SYNCB/Lowes, P.O. Box 965036, Orlando, FL 32896-5036
5402116	+ Email/PDF: gecsed@recoverycorp.com	Jun 10 2021 10:32:12	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
5402117	+ Email/PDF: gecsed@recoverycorp.com	Jun 10 2021 10:32:12	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
5402318	+ Email/PDF: gecsed@recoverycorp.com	Jun 10 2021 10:32:12	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5402119	Email/Text: jcissell@bankofmissouri.com	Jun 09 2021 19:08:00	The Bank of Missouri, P.O. Box 309, Perryville, MO 63775-0309
5402758	+ Email/Text: electronicbkydocs@nelnet.net	Jun 09 2021 19:08:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 SOUTH 13TH STREET SUITE 201, LINCOLN, NE 68508-1911
5414118	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 09 2021 19:15:43	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5402123	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 09 2021 19:08:00	Verizon Wireless/Southeast, P.O. Box 26055, Minneapolis, MN 55426-0055

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5402099	*+	McClure Law Office, P.O. Box 65, Middletown, PA 17057-0065

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS LLC bkgroup@kmllawgroup.com
Timothy B. Fisher, II	on behalf of Debtor 2 Alyssa Nicole Garcia donna.kau@pocono-lawyers.com
Timothy B. Fisher, II	on behalf of Debtor 1 Timothy Ryan Ramos donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13  
Timothy Ryan Ramos :  
Alyssa Nicole Garcia :  
Debtors : CASE NO. 5:21-bk-00778 HWV

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**ORDER GRANTING VOLUNTARY DISMISSAL**

AND NOW on the motion of Debtors, **Timothy Ryan Ramos and Alyssa Nicole Garcia**, for an Order granting their request to voluntarily dismiss the pending Chapter 13 bankruptcy case, it is hereby ORDERED that the Chapter 13 case is hereby dismissed.

Dated: June 9, 2021

By the Court,

  
Henry W. Van Eck, Chief Bankruptcy Judge (CD)